



**STATE OF RHODE ISLAND
HOUSING RESOURCES
COMMISSION
One Capitol Hill Providence, RI 02908**

December 30, 2006

To: The Honorable Donald L. Carcieri, Governor of Rhode Island
The Honorable Joseph A. Montalbano, President of the Senate
The Honorable William J. Murphy, Speaker of the House
Mary Shekarchi, Esq., Chair, State Housing Appeals Board

Re: Transmittal of "Report on the Status of Implementation of the Comprehensive Housing Production and Rehabilitation of Act of 2004"

The Housing Resources Commission is pleased to submit the first annual "Report on the Status of Implementation of the Comprehensive Housing Production and Rehabilitation Act of 2004 (R.I.G.L. 45-53)." The report summarizes the efforts of cities and towns to comply with the act according to their municipal affordable housing plans that were generally approved in fall/winter of 2004 or in spring of 2005. The reporting period for this report is July 1, 2005-June 30, 2006.

The Act was developed in the context of considerable challenges and with an enormous investment of time, effort, and expertise on the part of elected officials, their staff, and members of the community. The results of this effort include: a convergence of community leaders such as the Rhode Island Foundation and United Way in focusing on housing as the major issue confronting Rhode Island; a strategic housing plan that is now part of the State Guide Plan; and a commitment on the part of cities and towns throughout the state to develop additional homes for low and moderate income residents.

As the report indicates, initial progress toward implementation has moved slowly in the first year. While the formation of local housing committees, zoning ordinance changes, issuance of permits, and actual construction are underway in most communities, the regulatory barriers that caused this law to be enacted largely remain at this time.

It is important to note that this is a report of progress through June 30, 2006, as mandated by law. However, additional units have been approved or constructed since that date. Also, Rhode Island Housing has additional reporting mandates and different reporting time frames, so housing data may vary depending upon tracking mechanisms and source.

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This report has been a cooperative project. We wish to acknowledge the assistance of the staff of the Division of Planning, Statewide Planning Program, especially Benny Bergantino and Paul Gonsalves, and Rhode Island Housing, in particular, Annette Bourne who assisted by providing much of the data and the fact checking for the report.

Finally, we wish to emphasize to cities and towns throughout the state that the Commission and its partners, the Statewide Planning Program and Rhode Island Housing, will provide technical assistance, funding, coordination, and oversight to support cities and towns in their efforts to provide quality affordable housing to all Rhode Islanders. With the November 2006 passage of the Affordable Housing Bond in every city and town, Rhode Islanders have informed their elected officials of their support for housing opportunities throughout the state. When we achieve this goal, it will improve our quality of life, our health and educational outcomes, and our economic well-being.

Respectfully submitted,

M.J.K. Susan Baxter
Chair
Housing Resources Commission

Noreen Shawcross
Executive Director
Housing Resources Commission



**STATE OF RHODE ISLAND
HOUSING RESOURCES
COMMISSION
One Capitol Hill Providence, RI 02908**

**The Comprehensive Housing Production and
Rehabilitation Act of 2004
Rhode Island General Law 45-53**

**Report on the Status of Implementation and
Disposition of Any Applications
Made Under the Plan**

July 1, 2005-June 30, 2006

Introduction

Vision Statement: “Rhode Island Five Year Strategic Housing Plan”

Every Rhode Island household will be provided the opportunity of quality housing choice and affordability in strong communities that are the foundation of the state’s economic well-being.

The State of Rhode Island has experienced a dramatic increase in housing costs in the past five years. The gap between wages and housing costs has grown steadily. Our inventories have been low, creating a higher demand. Escalating utility costs have added to the crisis. As a result, people are unable to purchase homes, are struggling to pay mortgages and rents, and, in worst cases, are becoming homeless.

These housing problems impact on the state’s economic development. Availability of safe, affordable housing is necessary for a strong workforce. The Rhode Island business community has made it clear that housing costs are a determining factor in decisions about where to live and work.

With an acknowledgement of the increasing cost of housing, its importance to our state’s economic development, and the tension created between the need for housing and local concerns about controlling growth, a tremendous effort was launched during the 2004 General Assembly Session. Under the leadership of Senator John Tassoni and Representative Brian Patrick Kennedy who chaired the Low and Moderate Income Task Force, the Senate policy staff and the community provided significant time and effort to developing the “Comprehensive Housing Production and Rehabilitation Act of 2004.” The law mandates three primary vehicles to ensure implementation of the state’s affordable housing initiatives: development of local affordable housing plans by twenty-nine (29) cities and towns with specific thresholds for 10% affordability; development of a state strategic housing plan; and this annual progress report to be completed by the Housing Resources Commission.

The local plans were all submitted and approved prior to December 2004/early 2005. The “Rhode Island Five Year Strategic Housing Plan” was approved in June 2006. This first annual “Report on Implementation,” which was approved in December 2006 by the Housing Resources Commission, describes the progress that the cities and towns have made during the reporting period, July 1, 2005 through June 30, 2006.

Changing ordinances, working with new partners, identifying sites, and financing housing presents a multitude of challenges for state and local government, as well as private and non-profit developers. Progress, in terms of units built, has been minimal in this first year of implementation. However, it is clear that because of the Comprehensive Housing Production and Rehabilitation Act of 2004, there is heightened awareness of housing needs and changes in perceptions of affordable housing. Some important initial steps have been taken toward providing quality housing for all Rhode Islanders.

Context of Local Plans: Legislative History

In 1991, the Rhode Island General Assembly passed the Low and Moderate Income (LMI) Housing Act (R.I.G.L. 45-53) that created the Comprehensive Permit, which is an expedited process for development. This enabled both for-profit and non-profit developers of rental housing to submit a single application to the local review board if 20 % of the units were low or moderate income housing. Non-profit developers could also apply for Comprehensive Permits for homeownership.

A 2002 amendment to the law expanded the process to also allow for-profit developers to apply for Comprehensive Permits for homeownership. This resulted in applications for an estimated 5,000 new homes that overwhelmed local capacity to review applications. Moreover, communities were concerned about density exceeding existing zoning, inappropriate sites, lack of infrastructure and a multitude of other issues related to such rapid development. While a moratorium on for-profit developers' applications was enacted by the General Assembly in February 2004, there was an immediate and concurrent response in the formation of the Low and Moderate Income Task Force and the resulting legislation enacted in June 2004. The Rhode Island Housing Resources Commission, the Statewide Planning Program, both of which are within the State of Rhode Island Division of Planning, and Rhode Island Housing, the state's housing and mortgage finance corporation, share responsibility for implementation. An ongoing oversight commission will monitor implementation of the Act.

First year annual progress reports for the 29 communities that did not have 10% of their housing stock affordable according to the definition in R.I.G.L. 45-53 (or were not exempt due to a percentage of market rate affordable rentals) were due to the Housing Resources Commission on September 1, 2006 and are presented in the following report. Each community's strategies and progress are reported on a single page, and aggregate data provides an overview of the current status of implementation.

Communities include: Barrington, Bristol, Burrillville, Charlestown, Coventry, Cumberland, East Greenwich, Exeter, Foster, Glocester, Hopkinton, Jamestown, Johnston, Lincoln, Little Compton, Middletown, Narragansett, New Shoreham, North Kingstown, North Smithfield, Portsmouth, Richmond, Scituate, Smithfield, South Kingstown, Tiverton, Warren, West Greenwich, and Westerly.

Please Note: While every effort was made to provide cities and towns with a clear and concise reporting process, this first year data may be unreliable due to different interpretations of questions and additional information that has become available since reports were filed. Therefore, in some cases, individual town reporting form summaries may reflect different numbers than those reported by the town.

Summary of Implementation 29 Communities

- **21 communities did not produce any units of Low/Moderate Income (LMI) housing.**
- **8 communities have completed 123 LMI homes.**
- **1,498 Low/Moderate Income homes are pending throughout the state. Twenty-five communities have units planned. (Some are opposed by the community.)**
- **The above total of 1,621 homes completed/pending would meet 32% of the strategic housing plan goal of 5,000 units in the next five years.**
- **With the passage of the Affordable Housing Bond in November 2006, additional resources are available to reach this goal.**
- **The majority of units are included in market rate developments demonstrating that most development is for people at various income levels. Only 25 of 79 are exclusively affordable developments. For-profit developers are actively participating in the production of affordable housing in mixed income models.**
- **Seventeen communities included affordable housing groups in their plans. Only 7 have done so; 10 more are in process of doing so. This involvement will enable communities to drive their own development.**
- **Much development is focused on growth centers as mandated by the state's land use and housing plans. (This will be specifically tracked in future reports.)**
- **Through the Washington County Consortium, 8 communities (Narragansett, Westerly, Exeter, West Greenwich, Charlestown, Hopkinton and Richmond) are joining together to develop ordinances and will share their findings with other cities and towns.**

- **Creative strategies will be tested throughout the state so that communities can learn from each other's efforts in moving forward toward goals.**
- **The Comprehensive Housing and Rehabilitation Act has stimulated housing development throughout the state.**
- **The state funded Neighborhood Opportunities Program (NOP), with other leveraged funds, has over 300 units constructed or under contract in the reporting year. Since 2001, NOP has assisted in funding 1001 affordable homes in 26 of the 39 cities and towns.**

Local Highlights

- **South Kingstown has passed a mandated inclusionary zoning ordinance to implement its housing plan.**
- **Charlestown received voter approval of a million dollar bond for affordable housing which will go forward pending legislative approval.**
- **Burrillville has completed the highest number of units, 53, and has plans underway for 82 more, bringing them to 43% of their 20-year threshold goal.**
- **Burrillville, Cumberland, East Greenwich, Exeter, Hopkinton, North Smithfield, Smithfield, and Tiverton each have over 100 projected units in the application, planning or construction stages of development.**
- **Barrington, Bristol, East Greenwich, Foster, Hopkinton, Johnston, Little Compton, Narragansett, North Kingstown, North Smithfield, Smithfield, and South Kingstown have created or are working on housing trust funds, land trusts or have created municipal subsidies (not including density bonuses) targeted for affordable housing.**

Summary of Reports

Status of LMI Development

While progress has been made, the first reporting year's overall rate of production was slow. Information obtained indicates that while residential building permits and Certificates of Occupancy numbered well over 1,000, only 119 were affordable. The effort to collect these numbers identified problems in gathering accurate building permit data. In order to get more complete data for next year's report, we need to be able to differentiate permits for rehabilitation and new construction and determine the number and type of units in each permit category.

Another challenge was the tracking of comprehensive permits. While there is information about applications, a method for tracking the final outcomes will be developed for the next reporting year. We do not currently have information regarding which developments will go forward following litigation, which projects are feasible and likely to produce homes, and which plans are no longer in process by choice of developers.

Regulatory Changes

A comparison of the strategies proposed in each local plan and the actual regulatory changes demonstrates that most are in progress 15 to 18 months from the date of the approval of their plans. Fall of 2006 and spring of 2007 are generally noted as the anticipated date of completion of zoning ordinances. The majority of these ordinances change zoning to increase density in certain areas either in allowing affordable housing on smaller than usual lots, or allowing multi-family or mixed-use development. Most communities are working toward mandating inclusionary zoning generally with at least 20% LMI housing in all developments over a certain number of units, both minor (5 lots or under) and major subdivisions (6 lots or more) in most cases.

There have been requests for technical assistance from most communities related to all of the above challenges. In order to construct an ordinance that allows for housing and meets the needs of the communities is a time consuming process and the time frames are realistic given the many other demands on local government.

There were similarities in the local housing plan strategies submitted by communities, and these same similarities appear in implementation. It is important, therefore, to share information through technical assistance to prevent duplication of effort. While there are differences among the 29 communities surveyed, there are certainly many more similarities. Some of the following are ideas that were referenced in many reports.

Zoning changes are the major strategy that local governments plan to use and are the subject of current ordinances being considered. These generally are in two areas:

increasing density (density bonus) in certain designated zones and mandatory inclusionary zoning. Specific strategies are described in the individual report pages. Some of the common ideas include:

- More multi-family development;
- Senior residential communities;
- LMI housing on substandard/non-conforming lots;
- Mixed-use development allowed in formerly commercial zones (also live-work communities);
- Creation of “Village Zoning Districts” with incentives for LMI development
- Targeted revitalization of villages and mill buildings
- Duplexes by right with one unit LMI; in fill residential development;
- Brownfield and industrial redevelopment
- Tax incentives for LMI units.

Inclusionary zoning is proposed in 26 of the 29 communities. While ordinances are not generally completed, initial discussions generally focus on developers who include 20 % LMI units in their applications. From that point, strategies vary considerably related to number of residential units that trigger this and the size of the bonus. Qualifying residential projects range from 4 units to major subdivisions. Density bonuses range from 30 % to 100 %, but are generally not yet specified. It is important to determine which numbers will work to stimulate LMI housing production and will engage for-profit builders, as well as non-profit developers, in the work.

Through regulatory changes, many communities have been able to identify specific sites for development or methodologies for doing so including use of town owned property which would be a local government subsidy. The effectiveness of their efforts will be measured in the future depending upon work with developers, receptiveness of the neighborhoods, and the number of units that are actually produced.

Communities with mobile homes generally focused on subsidized rehabilitation leading to long-term affordability restrictions. Accessory units were often mentioned, but it appears the concept of creating units with long-term affordability through deed restrictions has presented challenges which the implementation task force will have to address if these units are to be produced. In general, accessory units can increase the housing stock available to low/moderate income households such as those who are elderly, have disabilities, or students, but will not be counted as LMI units toward the local threshold due to long term affordability requirements.

Non-Regulatory Changes

One of the more common starting points for this process was to be the creation of groups of citizens who would be willing to act as an advisory board to the towns as they consider how to reach their affordable housing goals. Work might include generating ideas for development, recommending disbursement of funds, and a focused oversight on progress that would assist local officials with much broader responsibilities.

While this would seem to be a straightforward strategy that should have been implemented shortly after plans were approved in 2005, there has been little progress. Anecdotally, it appears that organization of the groups was set aside due to other pressing local government priorities, and, in towns that tried to go forward, there was little citizen response to requests for members. Technical assistance from cities and towns that have successful working groups may move this strategy forward in the coming year and additional organization, training and recruitment methods will be shared with communities.

Partnerships with their own housing authorities, with Rhode Island Housing, and with for profit and non-profit developers appear to be underway in most communities. This proactive approach can assure communities that their own plans will be implemented to meet their specific housing needs.

While not included in the questionnaire, the Office of Housing and Community Development can report on an additional strategy that the 29 cities and towns have supported through the office's Community Development Block Grant Program (CDBG). Nearly every community requested and received funding for the development of a state Community Housing Land Trust. This will be a vehicle for ensuring long term affordability within developments by deed restrictions so that land trust homeowners must be income qualified each time the property is sold. Homes on leased land will look like every other home in the neighborhood, yet are affordable to moderate income households.

Technical Assistance Requests

Model ordinances, residential building design ideas, sample deeds, accessory dwelling unit ordinances, training for advisory committees, funding resources, ongoing training for local officials, Global Information Systems (GIS), and case-by-case assistance were all noted as needs of the communities. As noted above, most communities have been actively seeking assistance already, with much of it being provided by Annette Bourne of Rhode Island Housing and Derwent Riding of the Statewide Planning Program.

Quality of Housing

The Housing Resources Commission and the Department of Health have agreed to share housing data as part of a Memorandum of Agreement. Both agencies are committed to ensuring that both existing and LMI units in Rhode Island's cities and towns are safe and healthy for residents. Health problems as a result of poor housing quality, such as asthma and lead poisoning, lead to school absenteeism, school mobility, and higher special education costs, all concerns of local government. By improving our data related to the quality of housing, we will be better equipped to partner with cities and

towns toward the goals of improving their housing stock. Therefore, the reporting form included a section related to housing quality.

Two areas of information requested were: average number of minimum code violations (which may be an indicator of lead paint problems), and energy saving programs (heating with gas stoves/oven has been found to be a major trigger for asthma in children).

In general, there were very few code violations in any of the 29 communities. For the 24 towns that reported, results ranged from no code violations in 4 communities to a high of 120 in Narragansett. Only 8 communities reported over 10 violations within a year.

The lack of any reported energy saving programs related to housing in all but 2 cities and towns presents opportunities for the state's Division of Planning and Office of Energy Resources to work together to help communities identify programs that will enable residents to conserve energy and improve housing quality.

Challenges

The very slow initial rate of progress toward development of homes in the first reporting year emphasizes the need for the continuous efforts on the part of the State of Rhode Island and all of its cities and towns. Production of affordable housing is extremely challenging in the best of circumstances due to the cost of land and construction. Limited resources from federal, state, and private subsidies are strained far beyond capacity at present. The Housing Resources Commission has \$18 million in proposals for only \$5 million in available funds to disburse in the current fiscal year.

Adding to these basic costs are the local barriers to affordable housing such as development caps, zoning ordinances, impact fees, and time-consuming permitting processes. While support for housing opportunity has grown, local opposition continues to arise related to specific proposals. Neighbors and local officials may recognize the need, but will resist development in their area. Finally, the most burdensome obstacles have been legal challenges that have generally failed, but create delays and greatly increase costs.

Through proactive response to problems noted in the annual progress reports, implementation of the State Five Year Strategic Housing Plan, amendments, as necessary, to the Housing Production and Rehabilitation Act of 2004 (R.I.G.L. 45-53), significant changes in city and town zoning ordinances, and participation of developers, we can move forward toward the goal of housing opportunity for all Rhode Islanders.

Town of Barrington

The Town of Barrington currently needs 519 units to achieve 10 % LMI units. In five years, it proposes to achieve 124 new LMI units. Strategies include:

1. Mandatory inclusionary zoning
2. Senior Residential Communities
3. Mix of Housing Types Including Multi-Family Development
4. LMI Housing on Substandard Lots Mixed-Use (Residential with Commercial) LMI Housing
5. Accessory Apartments
6. Rehabilitation of Affordable Homes
7. Negotiated Comprehensive Permits

In addition, the town is in the process of establishing an affordable housing trust fund.

Report: July 1, 2005 – June 30, 2006

Residential building permits: 31 Single family units: 22 Multi-family permits: 9
Certificates of Occupancy: 30

LMI Development-Total Units Completed-0

Pending Projects	Number	Status
Sweetbriar*:	50 of 50 units	Application
Washington Road:	3 of 11 units	Planning
Bosworth Street*:	1 of 4	Application
Bay Spring Mixed Use:	1 of 12	Under Construction

Regulatory Changes

Strategies 1-6 above are in progress and slated for approval/completion by July 2007

Non-Regulatory Changes

A Housing Trust Fund has been created. A Housing Trust Board of Trustees is in progress and to be completed by November 2006. A tax credit program is scheduled to be completed in May 2007.

Technical Assistance Needs

The Town has requested model ordinances and supporting material on affordable housing strategies and updated contact information for local and state officials involved in implementation.

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Bristol

The Town of Bristol needs 359 units to achieve 10% LMI units. In 5 years, it proposes to achieve 113 new LMI units. Strategies include:

1. Zoning ordinances to allow 2-4 units building in the R-10 zone by special use permit
2. Mandatory inclusionary zoning with a requirement for 20% LMI housing units in all residential developments of four or more units
3. Revise zoning ordinance to allow duplexes by right in certain zones as long as one units is a LMI unit
4. Revise zoning ordinance to allow accessory dwelling units by right to non-family units in certain zones and in downtown and waterfront districts
5. Targeted revitalization of 8 LMI census block groups through use of CDBG funds and other investments
6. Adaptive reuse of existing structures for mixed use and live-work communities, infill and other development of proposed sites for development of 20% - 100% LMI housing units
7. Monitor for locations for developments
8. Promote partnerships with Roger Williams University and the East Bay Community Development Corporations
9. Create a local affordable housing advisory committee
10. Create an affordable housing trust fund

Report: July 1, 2005-June 30, 2006

Residential building permits: 67 Single family: 30 Multi-family: 37

Certificates of Occupancy: 67

LMI Development-Total Units Completed-5

Project	Number	Status
Metacom Courtyard*	17 of 82	Under Construction
Stanzione at Reservoir*	4 of 12	Under Construction
Catherine Place	1 of 1	Under Construction
Bristol Place	10 of 20	Application/Planning

Regulatory Changes

Strategies 1,2,3,4 are in progress and scheduled for approval in February 2007.

Non-Regulatory

An Affordable Housing Advisory Committee has been established and East Bay CDC has received RI Housing approval to act as an Approved Monitoring Agent. A Housing Trust Fund and work with East Bay CDC to revise its Housing Land Trust are in progress. There is a limit on property taxes on deed restricted units to 8% of the gross income.

Technical Assistance Needs

The town would like an information packet for homeowners who wish to add an extra dwelling unit for affordable housing (such as sample deeds and monitoring agreements).

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Burrillville

The Town of Burrillville needs 150 units to achieve 10% LMI. In 5 years, it proposes to achieve 180 LMI units which would exceed their goal. Strategies include:

1. Inclusionary zoning with 20% LMI housing units in subdivisions of 10 or more
2. Village Planned Development Ordinance for four areas in which all development will be subject to a 20% LMI housing unit requirement
3. Site-specific rehabilitation of existing properties that will contribute 202 LMI units

Report: July 1, 2005-June 30, 2006

Residential building permits: 47 Single family: 31 Multi-family: 16
Certificates of Occupancy: 51

LMI Development-Total LMI Units Completed-53

Project	Number	Status
Pascoag Grammar School	19 of 19	Under Construction
Stillwater Mill	38 of 48	Planning
Harrisville Village	13 of 65	Planning and Construction
Pine Ridge	12 of 60	Planning

Regulatory Changes

Inclusionary zoning overlay zone was established in February 2004.

Non-Regulatory

None noted.

Technical Assistance Needs

The town would like guidelines or technical assistance regarding accessory dwellings.

Town of Charlestown

The Town of Charlestown needs 286 units to achieve 10% LMI. In 5 years, it proposes to achieve 133 new LMI units. Strategies include:

1. Mandatory inclusionary zoning with a requirement for 20% low-mod housing units in all major and minor subdivisions
2. Affordable housing district with mixed-use zoning allowing owners of commercial lots in village areas to add LMI and market-rate housing units to businesses if 59% of the units are LMI
3. Identification of locations for LMI housing for adaptive re-use and new construction of LMI housing units at higher densities than what underlying zoning would permit
4. Subsidized rehabilitation of mobile homes
5. In addition to the above strategies, the plan identifies two very large parcels with remediation issues for future Requests for Proposals as well as an adaptation of its accessory dwelling unit to help provide additional LMI housing units. The town also seeks to establish a community land trust to maintain affordability of its LMI units

Report: July 1, 2005-June 30, 2006

Residential building permits: 38 Single family: 38 Multi-family: 0
Certificates of Occupancy: 42

LMI Development-Total LMI Units Completed-0

Pending Projects	Number	Status
Edwards Lane*	8 of 8	Planning
Village Farm*	32 of 56	Planning

Regulatory Changes

The Town established a Mixed-Use Zoning Overlay District. The town is working on an inclusionary zoning Ordinance that will be completed in June 2007.

Non-Regulatory

The Town has an active Affordable Housing Commission. The Town has placed a proposal on the November 2006 ballot for approval of a \$1,000,000 bond to fund affordable housing.

Technical Assistance Needs

They would like assistance with: building designs for 4 to 10 unit multi-family structures; to leverage their \$1 million dollars in local bond funds with state funding that their voters approved in November 2006; information on accessory housing.

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Coventry

The Town of Coventry needs 614 units to achieve 10% LMI. In 5 years, it proposes to achieve 216 new LMI units. Strategies include:

1. Inclusionary zoning for all major subdivisions mandating 25% LMI housing
2. Exempting LMI units from paying impact fees
3. Allowing duplex structures by right in certain zones as long as one unit is LMI housing
4. Redevelopment of mills and rehabilitation of homes in mill villages with comprehensive permits to provide a minimum of 25% LMI housing
5. Use of CDBG and other funds to help rehabilitate a modest number of single-family homes in and around the mill villages in exchange for a deed-restriction as LMI housing
6. Identification of existing and potential developments and areas for Comprehensive Permitting by working proactively and cooperatively to create nearly 200 LMI units

In addition to these development-specific strategies, the town will form an affordable housing advisory committee and work with the Coventry Housing Associates and Coventry Housing Authority. The Town is seeking to establish an affordable housing trust fund.

Report: July 1, 2005-June 30, 2006

Residential building permits: 95 Single family: 95 Multi-family: 0
Certificates of Occupancy: 89

LMI Development-Total Units Completed-16

Pending Projects	Number	Status
Riverwalk Commons*	12 of 49	Planning

Regulatory Changes

Strategies 1, 2, and 3 are in progress and scheduled for approval in July 2007.

Residential units in mill zones were approved in July, 2006. The use of Comprehensive Permits was approved.

Non-Regulatory

In progress are: creation of the Anthony Village Historic District, re-use of mills, creation of an Affordable Housing Advisory Committee, work with the Coventry Housing Authority and use of Community Development Block Grant funds for housing. Tax incentives for inclusionary zoning and tax relief for accessory dwelling are in progress with anticipated completion date of July 2007.

Technical Assistance Needs

The Town would like assistance in drafting ordinances and material for the advisory committee.

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Cumberland

The Town of Cumberland needs 509 units to achieve 10% LMI. In 5 years, it proposes to achieve 209 new LMI units. Cumberland approved its plan in 2003, yet no units have been produced under the plan to date. Strategies include:

1. Inclusionary zoning requiring 15% LMI housing units in subdivisions of 10 or greater
2. In-fill residential development in medium and high-density in certain village areas with existing water, sewer and other services
3. Medium-density Planned Unit Developments and units on town-owned property
4. Site-specific rehabilitation of existing properties such as mills and other structures

Report: July 1, 2005-June 30, 2006

Residential building permits: 98 Single Family: 62 Multi-family: 35
Certificates of Occupancy: 195

LMI Development-Total Units Completed-0

Pending Projects	Number	Status
Habitat for Humanity*	2 of 4	Application & Planning
Mendonwood*	6 of 24	Application & Planning
Mendon Crossing	2 of 7	Application & Planning
221 Mendon Road	13 of 50	Application & Planning
Highland Hills*	85 of 345	Application
Flat River Estates*	6 of 21	Application & Planning

Regulatory Changes

The Town says that inclusionary zoning will be implemented as needed. It has not made any other regulatory changes.

Non-Regulatory

None noted

Technical Assistance Needs

None noted

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of East Greenwich

The Town of East Greenwich needs 293 units to achieve 10% LMI. In 5 years, it proposes to achieve 213 new LMI units. Strategies include:

1. Mandatory inclusionary zoning
2. Downtown Mixed-Use Village
3. Rezoning a parcel currently owned by Narragansett Electric
4. Use of undeveloped land at a mobile home park
5. Development of Elderly Housing
6. Redevelopment of Sites on Main Street
7. Amending the zoning ordinance to allow LMI development on non-conforming lots

In addition to these strategies the town seeks to establish an affordable housing trust fund and task force.

Report: July 1, 2005-June 30, 2006

Residential building permits: 34 Single family: 33 Multi-family: 0
Certificates of Occupancy: 62

LMI Development-Total LMI Units Completed-2

Pending Projects	Number	Status
Vistas on the Trail	7 of 63	Under Construction
Shell Station	1 of 4	Under Construction
Fairgrounds Condos	12 of 80	Planning
E. G. Country Club (Wellington Woods)*	88 of 438	Application

Regulatory Changes

Amendments of zoning ordinances were scheduled for October 2006. The zoning map was amended for 3 properties for LMI.

Non-Regulatory

The Affordable Housing Trust Fund, the establishment of a Housing Task Force and reporting procedures are all scheduled for October 2006.

Technical Assistance Needs

None noted.

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Exeter

The Town of Exeter needs 187 units to achieve 10% LMI. In 5 years, it proposes to achieve 73 new LMI units. Strategies include:

1. Mandatory inclusionary zoning with 20% LMI units in any residential development of six or more units and allowing two-family units within these subdivisions
2. Subsidized replacement and/or rehabilitation of substandard units in mobile home parks through buy out
3. Mixed-Use Village Development on two identified areas consisting of approximately 230 acres with second-story units over retail as well as other multi-family type development at a density of up to 4 units/acre
4. Retired Adult Communities providing for a density increase of up to 4 units/acre for age-restricted multi-unit development
5. Deer Brook Consent Order that will provide 31 LMI housing units

In addition to these development-specific strategies, the town seeks to establish an affordable housing trust fund and participate in the Washington County Regional Development Corporation.

Report: July 1, 2005-June 30, 2006

Residential building permits: 13 Single family: 13 Multi-family: 0
Certificates of Occupancy: 15

LMI Development-Total Units Completed-0

Pending Projects	Number	Status
Deer Brook*	31 of 138	Under Construction
Split Rock Mobile Homes	71 of 71	N/A
Mixed-Use Development	1 of 4	Application Anticipated
Senior Housing	15 of 99	Application

Regulatory Changes

Exeter is participating in the Washington County Consortium to develop a mandatory inclusionary zoning ordinance that will be completed before June 2007. The Town has completed approval for age restricted housing and allowing multi-family above commercial with 20 % LMI.

Non-Regulatory

The Deer Brook consent order is underway and the mobile home buy out is in progress.

Technical Assistance Needs

None are noted.

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Foster

The Town of Foster needs 118 units to achieve 10% LMI. In 5 years, it proposes to achieve 69 new LMI units. Strategies include:

1. Senior housing/resale strategy
2. Foster Land Trust/Housing trust coordination
3. Density bonus provisions (Residential compounds and multi-unit)
4. Building Rehabilitations and Conversions

Report: July 1, 2005-June 30, 2006

Residential building permits: 14

Single Family: 14

Multi-family: 0

Certificates of Occupancy: 18

LMI Development- Total Units Completed- 0

Project	Number	Status
N/A	N/A	N/A

Regulatory Changes

The town is in the drafting process related to regulatory changes.

Non-Regulatory

The Town has adopted land trust regulations and is creating an affordable housing board.

Technical Assistance Needs

The town would like funds for implementation of the plan and for computerized mapping.

Town of Gloucester

The Town of Gloucester needs 284 units to achieve 10% LMI. In 5 years, it proposes to achieve 85 new LMI units. Strategies include:

1. Mandatory inclusionary zoning (30% LMI) in all major (5 or more lots) residential developments
2. Create a commercial mixed use zone with residential development being half LMI and half market rate
3. Reduce lot size requirement for allowing duplexes (special use) in R-2 and A-3 zones
4. Creation of affordable housing advisory board and trust fund
5. CDBG and rehabilitation tax credit for redevelopment

Report: July 1, 2005-June 30, 2006

Residential building permits: 31

Single Family: 31

Multi-family: 0

Certificates of Occupancy: 13

LMI Development- Total Units Completed- 0

Pending Projects

N/A

Number

N/A

Status

N/A

Regulatory Changes

Zoning amendments are in progress and are set to be completed between June 2007 and September 2007. The Impact Fee Waiver ordinance is set to be completed in January of 2007.

Non-Regulatory

The Town established the Affordable Housing Board on 1/19/06. The identification of parcels for new construction is set to be completed by March of 2007.

Technical Assistance Needs

General research and technical assistance would be helpful due to town's small staff and limited resources.

Town of Hopkinton

The Town of Hopkinton needs 145 units to achieve 10% LMI. In 5 years, it proposes to achieve 114 new LMI units. Strategies include:

1. Inclusionary zoning requiring 20% LMI housing units in all major subdivisions providing a 25% density bonus for mixed-income developments and up to 100% density bonus for 100% LMI housing developments
2. Linkage ordinance for commercial development with affordable housing in the areas at Exits 1 and 2 of I-95
3. Designated areas for mixed-use multi-family housing with 25% of units as LMI
4. The town will use the existing village areas (Incentive Zones) to provide a density bonus of 50% for the provision of 25% LMI housing
5. The town is planning to participate in infill within its historic villages, proposing to structure its Historic Restoration Strategy Special Use Permit as use as a municipal subsidy for the provision of LMI housing units
6. Identification of three schools due to be decommissioned and one small mill that current owners are proposing for redevelopment as 100% LMI housing

Report: July 1, 2005-June 30, 2006

Residential building permits: 41 Single Family: 40 Multi-family: 1

Certificates of Occupancy: 43

LMI Development- Total Units Completed-0

Pending Projects	Number	Status
Canonchet Woods*	15 of 53	Planning
Saugatucket Springs*	53 of 53	Construction
Wood River Village*	30 of 30	Planning
Clarks Falls*	14 of 54	Planning
Rockville Mill	8 of 8	Application
Welcome Meadow	10 of 37	Application

Regulatory Changes

The municipal subsidy strategy has been approved. The inclusionary zoning ordinance drafting is in progress and should be completed in the near future. Strategies 2 and 4 are in progress and scheduled to be completed in October 2007.

Non-Regulatory

Implementation of developer RFP's and low/mod income housing designation of surplus town-owned buildings are will be provided as opportunities become available.

Technical Assistance Needs

General implementation assistance, since small towns are usually understaffed.

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Jamestown

The Town of Jamestown needs 140 units to achieve 10% LMI. In 5 years, it proposes to achieve 37 new LMI units. Strategies include:

1. Identify parcels that would be suitable for LMI housing development
2. Mandatory inclusionary zoning (20% LMI) in all residential developments of 4 or more units
3. Reduction of minimum lot size for LMI multi-family housing development in RR-80, R-40 and R-20 zones
4. Expansion of existing cooperative with Church Community Housing and Jamestown Housing Authority
5. Allowing the subdivision of lots for the construction of an LMI single family home or expansion to a duplex with the second unit being LMI on oversized parcels in selected districts

Report: July 1, 2005-June 30, 2006

Residential building permits: 31

Single Family: 21

Multi-family: 10

Certificates of Occupancy: 31

LMI Development- Total Units Completed-0

Pending Projects

N/A

Number

N/A

Status

N/A

Regulatory Changes

The town has amended its zoning ordinance relative to the Comprehensive Permit application process to be consistent with amendments to state law. The Accessory Unit Ordinance and the creation of the Special Management District are both underway and should be completed by March of 2007.

Non-Regulatory

The town is currently in the process of creating tax incentives for the creation of affordable housing.

Technical Assistance Needs

The creation of affordable housing is dependent on available funding. The town noted that passage of the housing bond was critical to its development.

Town of Johnston

The Town of Johnston needs 215 units to achieve 10% LMI. In 5 years, it proposes to achieve 373 new LMI units which would exceed the goal. Strategies include:

1. Creation of a Village Zoning District that decreases current zoning from 15,000 s.f. to 10,000 s.f. for the development by right of duplex structures, and three-unit structures by special use permit
2. Unmerging of lots which may affect as many as 3,000 lots that since 1979 have been designated as “non-conforming”
3. Expansion of zones where multi-family units are allowed by right (increase these zones by up to 200 acres), along with density bonus provisions for in-fill development in these zones
4. Brownfield and industrial land redevelopment with a 25% density bonus.
5. Inclusionary zoning provision for all residential developments regardless of size and location
6. Identification of 10 site specific areas deemed suitable for higher density low/mod income housing

Report: July 1, 2005-June 30, 2006

Residential building permits: 19

Single Family: 19

Multi-family: 0

Certificates of Occupancy: 48

LMI Development- Total Units Completed-0

Pending Projects

The Groves*

Number

60 of 300

Status

Construction

Regulatory Changes

Currently in Planned Development Zones, density bonuses are available for inclusionary development. The textual changes to the Land Development Regulations as well as the adding of the Planned Mixed Use Zone are in progress and are expected to be completed by December of 2006. The adding of mandated inclusionary zoning, changing of multi-family zones and the creation of new zoning districts are currently in progress.

Non-Regulatory

The continuation of CDBG programs and the partnership with local non-profits are ongoing, while the housing task force, the local housing land trust and municipal subsidies have not yet been started or acted upon.

Technical Assistance Needs

There will be at least 3 new elected officials taking office (New Mayor and majority of council) in January 2007. Training for these individuals will be key to further implementation of the plan.

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Lincoln

The Town of Lincoln needs 259 units to achieve 10% LMI. In 5 years, it proposes to achieve 185 new LMI units. Strategies include:

1. Mandatory inclusionary zoning with a requirement for 20% low-mod housing units in all residential developments of six or more units
2. Increase "By-Right" density in RG-7 and RL-9 zones (Including range of RG-7 district)
3. Mixed-income neighborhoods with a goal of 25% LMI units
4. Identification and rezoning of appropriate locations for reuse, rehabilitation and new construction (village areas, in-fill, mills, and other buildings)
5. Establish Affordable Housing Trust fund

Report: July 1, 2005-June 30, 2006

Residential building permits: 37

Single Family: 37

Multi-family: 0

Certificates of Occupancy: 31

LMI Development- Total Units Completed-23

Pending Projects	Number	Status
138-140 Lonsdale Main St	4 of 4	Construction
143 Reservoir Rd	2 of 6	Construction
Albion Place*	2 of 6	Planning
Manville Crossing*	3 of 9	Construction

Regulatory Changes

Strategy #2 (Increase density in RG-7 and RL-9 zones) above has been rejected by the Town Council. They also rejected the revision to the accessory unit ordinance. Expansion of the RG-7 zone, mandating of Inclusionary Zoning and the rezoning of appropriate parcels for LMI housing development are in progress and are expected to be completed in October 2006.

Non-Regulatory

The targeting of existing units in need of rehabilitation has been ongoing. The targeting of underutilized buildings for redevelopment into LMI housing is also ongoing with several current comprehensive permits at various stages of progress.

Technical Assistance Needs

The town would like more funding for an increased Global Information Systems (GIS) database, and funding for more staff to address housing needs.

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Little Compton

The Town of Little Compton needs 150 units to achieve 10% LMI. In 5 years, it proposes to achieve 54 new LMI units. Strategies include:

1. Multifamily development by right in business zone
2. Mandatory inclusionary zoning (20% LMI) in all residential developments of 5 or more units
3. Identification of 9 town-owned parcels amounting to approximately 15 acres, on which they propose to develop LMI housing
4. The town will revise its zoning to allow any legally established lot of record to be used for a duplex provided both of the units are LMI housing
5. Allow an additional unit on existing parcels with at least 3 acres of surplus land

Report: July 1, 2005-June 30, 2006

Residential building permits: 27

Single Family: 27

Multi-family: 0

Certificates of Occupancy: 56

LMI Development- Total Units Completed-0

Project	Number	Status
N/A	N/A	N/A

Regulatory Changes

The town has amended subdivision regulations to encourage LMI housing development (inclusionary zoning).

Non-Regulatory

The town has created and staffed the housing trust.

Technical Assistance Needs

N/A

Town of Middletown

The Town of Middletown needs 71 units to achieve 10% LMI. In 5 years, it proposes to achieve 73 new LMI units which will exceed the goal. Strategies include:

1. Completion of two developments by Church Community Housing Corporation (8 LMI units)
2. Mandatory inclusionary zoning (10-20% LMI) in all residential developments of 3 or more units.

Report: July 1, 2005-June 30, 2006

Residential building permits: 16

Single Family: 16

Multi-family: 0

Certificates of Occupancy: 25

LMI Development- Total Units Completed-10

Project	Number	Status
Freedom Apartments	10 of 10	Construction Complete
Sunset Long	8 of 8	Planning

Regulatory Changes

The town has drafted an inclusionary zoning ordinance and adoption is expected by winter of 2007. A draft of the Conservation Development Ordinance is also in the works and should be completed by spring 2007.

Non-Regulatory

The town has approved tax exemptions for seniors and deferments for the elderly and tax freezes for low-income seniors.

Technical Assistance Needs

None noted

Town of Narragansett

The Town of Narragansett needs 512 units to achieve 10% LMI. In 5 years, it proposes to achieve 201 new LMI units. Strategies include:

1. Unmerging of substandard lots for LMI housing production (minimum lot size = 5,000 square feet)
2. Mandatory inclusionary zoning (25% LMI) in all residential developments of 5 or more units
3. Identification of appropriate parcels town-wide for LMI housing production
4. Expansion of multi-family units in town
5. Boon Street Special Mixed Use District

Report: July 1, 2005-June 30, 2006

Residential building permits: 55

Single Family: 55

Multi-family: 0

Certificates of Occupancy: 50

LMI Development- Total Units Completed-0

Project	Number	Status
Camp Jori*	40 of 40	Planning-Legal Case
Narragansett Farm House*	4 of 4	Planning-Legal Case

Regulatory Changes

The inclusionary zoning strategy is expected to be approved by December 2006. The unmerging of lots and the Accessory Dwelling Ordinance is set to be completed by June 2007.

Non-Regulatory

The Housing trust establishment and monitoring agent setup are completed.

Technical Assistance Needs

The town would like advice and guidance to identify funding.

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of New Shoreham

The Town of New Shoreham needs 14 units to achieve 10% LMI. In 5 years, it proposes to achieve 20 new LMI units which will exceed the goal. Strategies include:

1. BIED West Side Road single-family housing development
2. Establish a Housing Trust (Block Island Affordable Housing Board)

Report: July 1, 2005-June 30, 2006

Residential building permits: 11 Single Family: 11 Multi-family: 0
Certificates of Occupancy: 2

LMI Development- Total Units Completed-0

Project	Number	Status
B.I.E.D./RI Mortgage Co. Project	20 of 20	Construction

Regulatory Changes

The town has established a density discussion panel.

Non-Regulatory

The town has an affordable housing board.

Technical Assistance Needs

N/A

Town of North Kingstown

The Town of North Kingstown needs 205 units to achieve 10% LMI. In 5 years, it proposes to achieve 78 new LMI units. Strategies include:

1. Create a mixed-use village center along Post Road with 4 units per acre in exchange for 20 % LMI housing units
2. Mandatory inclusionary zoning (10-25% LMI) in all residential developments of 6 or more units
3. Create an affordable housing trust fund
4. Expansion of existing affordable developments and new in-fill opportunities in town
5. Target tax-reverted and/or excess state property to non-profit LMI development

Report: July 1, 2005-June 30, 2006

Residential building permits: 63

Single Family: 63

Multi-family: 0

Certificates of Occupancy: 61

LMI Development- Total Units Completed-0

Project	Number	Status
Reynolds Farm*	26 of 130	Master Plan Approval
Northwinds Condominiums*	2 of 8	Application
Stonecroft at Wickford Village*	4 of 16	Application
Wickford Village Housing	28 of 28	Planning
RIDOT Surplus Housing	2-5 of 2-5	Application

Regulatory Changes

The town is working with other South County towns, through a targeted grant, to develop inclusionary zoning ordinances.

Non-Regulatory

The housing trust establishment is currently under review. They are in the process of devising an interdepartmental affordable housing task force. The expected completion date for this is March 2007.

Technical Assistance Needs

The town would like updated GIS and technical data. They would also like more technical support, outreach and grants for growth center and revitalization planning.

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of North Smithfield

The Town of North Smithfield needs 129 units to achieve 10% LMI. In 5 years, it proposes to produce 150 new LMI units which would exceed the goal. Strategies include:

1. Rezoning of sewerred areas for higher density development
2. Mandatory inclusionary zoning (20% LMI) in all residential developments of 6 or more units
3. Allowing duplexes by right in RS-40 where at least 1 unit is LMI restricted
4. Targeted revitalization of villages and mill buildings
5. Encouraging mixed-use development along Eddie Dowling Highway with 20% LMI housing
6. Allow multi-family by right in RU-20 zone where sewers are present

Report: July 1, 2005-June 30, 2006

Residential building permits: 67

Single Family: 25

Multi-family: 42

Certificates of Occupancy: 43

LMI Development- Total Units Completed-0

Project	Number	Status
Slatersville Mills	22 of 228	Construction
High Rocks Condos	24 of 120	Planning
Meadows- Elderly Housing	80 of 80	Planning/Site Work

Regulatory Changes

The town has finalized the mandate requiring the minimum 10% in all mill rehabilitation. By spring 2007, the town hopes to have enacted the mixed use ordinance that targets underutilized mill complexes. Rezoning is planned by summer 2007 for higher density, mandated inclusionary zoning, duplex and multi-unit by-right ordinances pending approval of the town's Comprehensive Plan update.

Non-Regulatory

All of the Town's non-regulatory changes are in progress. The affordable housing committee is expected to be in place by spring 2007, followed by a Section 8 homeownership collaboration with Rhode Island Housing by Spring/Summer 2007 and the Transfer of Development Rights program by summer 2007. The town is working with the non-profit Neighborworks Blackstone River Valley (formerly Woonsocket Neighborhood Development Corporation) on a number of initiatives.

Technical Assistance Needs

The town would like assistance in developing affordable housing regulations, monitoring programs and drafting deed restrictions.

Town of Portsmouth

The Town of Portsmouth needs 525 units to achieve 10% LMI. In 5 years, it proposes to produce 160 new LMI units. Strategies include:

1. Supported expansion of existing LMI developments
2. Development of Rainbow Heights and other former Navy property
3. Inclusionary zoning for all major subdivisions mandating 20% LMI housing units and offering a 30% density bonus
4. Designated areas for housing rehabilitation
5. Incentive zoning district with 100% density bonuses

Report: July 1, 2005-June 30, 2006

Residential building permits: 93

Single Family: 90

Multi-family: 3

Certificates of Occupancy: 107

LMI Development- Total Units Completed-0

Project	Number	Status
Quaker Estates I & II	10 of 10	Construction
Cory Acres*	4 of 16	Application

Regulatory Changes

The town has adopted the Comprehensive Permit process into its Zoning Ordinance. On June 26, 2006, the town passed initiatives lowering the minimum lot size for duplexes with one LMI unit, lot size for multi-family with 25% LMI and the Multi-Family Incentive District Map. The inclusionary zoning provision is expected to be completed by the end of January 2007.

Non-Regulatory

A Comprehensive permit checklist has been devised.

Technical Assistance Needs

The Town has stressed the importance of needing assistance in assessing the feasibility of proposals requesting variances or greater density than permitted in town regulations. Also, the town would benefit from training detailing the various programs that RIH offers in order to direct potential LMI housing developers. The town would like guidance on organizing an affordable housing board.

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Richmond

The Town of Richmond needs 193 units to achieve 10% LMI. In 5 years, it proposes to produce 348 new LMI units which would exceed the goal. Strategies include:

1. Planned Unit Development in Village Center (Richmond Commons)
2. Partnerships with non-profit developers
3. Rehab/Reuse/Infill/Mixed Use allowing for a 100% density bonus
4. Rehabilitation of mobile home parks
5. Inclusionary zoning provision

Report: July 1, 2005-June 30, 2006

Residential building permits: 33

Single Family: 33

Multi-family: 0

Certificates of Occupancy: 37

LMI Development- Total Units Completed-0

Project	Number	Status
Altamonte Ridge*	53 of 53	Application (Legal Case)

Regulatory Changes

The town is considering zoning changes regarding incentive zoning for Women's Development Corporation projects, village zoning and encouraging affordable units in upper floors of commercial buildings.

Non-Regulatory

A zoning review using the build out analysis has been completed. Next steps include the hiring of a consultant to work on regulatory language (as a member of the Washington County Consortium) and possibly extending the water lines to Richmond Commons.

Technical Assistance Needs

None noted

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Scituate

The Town of Scituate needs 349 units to achieve 10% LMI. In 5 years, it proposes to produce 80 new LMI units. Strategies include:

1. Site specific conversion of commercial and manufacturing properties
2. Conversion of town owned and state owned buildings
3. New residential development in areas outside of watershed where duplexes (50% LMI) will be allowed by right
4. [Work on Comprehensive Permit Applications](#)

Report: July 1, 2005-June 30, 2006

Residential building permits: 22

Single Family: 22

Multi-family: 0

Certificates of Occupancy: 8

LMI Development- Total Units Completed- 0

Pending Projects	Number	Status
Field Stone Way*	3 of 15	Construction
Hope Mill Complex	13 of 132	Planning

Regulatory Changes

Zoning amendments related to the Comprehensive Permit process are in progress and are set to be completed in 3-4 months. The zoning changes to allow density bonuses are set to be finished in 5-6 months.

Non-Regulatory

The town is in the process of appointing the Affordable Housing Committee and should be completed in 1-2 months. The town is in the process of working with private and public housing providers.

Technical Assistance Needs

N/A

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Smithfield

The Town of Smithfield needs 402 units to achieve 10% LMI. In 5 years, it proposes to produce 225 new LMI units. Strategies include:

1. Support of the town's Housing Authority
2. Establish a new floating zone for multi-family housing
3. Adopt mandatory inclusionary zoning
4. Amend Comprehensive Permit zoning ordinances to reflect state law
5. Form an Affordable Housing Advisory Board
6. Create an Affordable Housing Trust Fund

Report: July 1, 2005-June 30, 2006

Residential building permits: 24

Single Family: 24

Multi-family: 0

Certificates of Occupancy: 42

LMI Development- Total Units Completed-0

Project	Number	Status
Cortland Place	31 of 60	Construction
Esmond Village	46 of 46	Construction
MacIntosh Estates	45 of 45	Construction
Oaks at Harris Rd.	4 of 32	Planning
Mill River Manor*	19 of 74	Application

Regulatory Changes

The town has drafted the Inclusionary Zoning Ordinance which will be ready for approval in November 2006. The Town also hopes to have the "Floating Zone" addition by that same date.

Non-Regulatory

The Affordable Housing Advisory Board has been established. The Affordable Housing Trust Fund is in progress.

Technical Assistance Needs

N/A

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of South Kingstown

The Town of South Kingstown needs 460 units to achieve 10% LMI. In 5 years, it proposes to produce 206 new LMI units. Strategies include:

1. Provide tax incentive for LMI Duplex and Accessory Dwelling Units
2. Identification of sites for LMI housing, relying on significant housing creation through mixed-use, infill and rehabilitation
3. Revision of zoning ordinance to allow for higher density development
4. Mandatory inclusionary zoning provision (20% LMI units) for all residential developments of 6 or more units, allowing a 20% density bonus

Report: July 1, 2005-June 30, 2006

Residential building permits: 297

Single Family: 96

Multi-family: 201

Certificates of Occupancy: 84

LMI Development- Total Units Completed-10

Pending Projects

Brandywine- Senior Housing*

Number

11 of 44

Status

Planning

Regulatory Changes

The town was the first town to approve a mandatory Inclusionary Zoning Ordinance to implement their housing plan. They are in the process of revising zoning ordinances to allow for higher density as well as encouraging more innovative design.

Non-Regulatory

The town has formed an Affordable Housing Collaborative. Other accomplishments include: creation of a program to assist non-profit developers, increased code enforcement, home-owner repair program, increase affordable housing awareness, maintaining of housing trend database, among others. They are also working on establishing an Affordable Housing Trust Fund, adaptive re-use of existing mills, development of transitional and emergency housing for the homeless, and allocating annual funding for land acquisition.

Technical Assistance Needs

The town would need monetary and program assistance for rehabilitation of units, special needs housing, homebuyer assistance and project gap financing.

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Tiverton

The Town of Tiverton needs 389 units to achieve 10% LMI. In 5 years, it proposes to produce 287 new LMI units. Strategies include:

1. Mixed-use rezoning for “Town and Lifestyle” center
2. Mandatory inclusionary zoning (20% LMI) in all major residential developments with a 30% density bonus
3. Allowing duplexes by right in RS-40 where at least 1 unit is LMI restricted
4. Targeted redevelopment of Bourne Mill Buildings
5. Working with land owner to develop a rural artist colony on current farmland
6. Mobile home upgrades and repair program for existing homes
7. Creation of an affordable housing commission

Report: July 1, 2005-June 30, 2006

Residential building permits: 35

Single Family: 34

Multi-family: 1

Certificates of Occupancy: 20

LMI Development- Total Units Completed-0

Pending Projects	Number	Status
Bliss Homestead	1 of 9	Planning
Bayview Condominiums	12 of 52	Planning
Cottrell Farms	10 of 66	Planning
Winterberry Woods	4 of 35	Planning
Sandy Woods Farm*	50 of 72	Pre-App
Bourne Mill*	79 of 264	Pre-App
Harbor Ridge	4 of 16	Planning
Delia Lane	3 of 16	Pre-App

Regulatory Changes

In May of 2005, the town enacted an ordinance requiring 30% LMI housing in all new multi-family developments. This ordinance also allows for duplex development in any residential zone (as part of a major subdivision or major land development). The town has amended its zoning ordinances related to Comprehensive Permit Applications.

Non-Regulatory

The town’s non-regulatory changes are in progress. These include developing the Bourne Mill and working with Church Community Housing on an artists community (Sandy Woods Farm). The town has not yet created their affordable housing commission.

Technical Assistance Needs

The town would like matching funds to implement a GIS program.

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Warren

The Town of Warren needs 272 units to achieve 10% LMI. In 5 years, it proposes to produce 143 new LMI units. Strategies include:

1. Identification of selected parcels (town-owned, commercial properties, etc) for LMI housing production
2. Targeted in fill development in Census Tract 305
3. Amend zoning to allow multi-family development in selected areas
4. Warren Housing Authority and new group home units
5. Comprehensive Permits
6. Allow accessory dwelling units in selected areas

Report: July 1, 2005-June 30, 2006

Residential building permits: 16

Single Family: 16

Multi-family: 3

Certificates of Occupancy: 19

LMI Development- Total Units Completed- 0

Project	Number	Status
EBCDC - St. Jean's Rectory	6 of 6	Construction
EBCDC - 509 Child Street	7 of 12	Planning
Providence Diocese - St. Casmir Church*	5 of 10	Planning

Regulatory Changes

The Town has completed the amendment to the zoning regarding the Comprehensive Permit process. The Town has also made zoning changes in three districts that allow for new density bonuses.

Non-Regulatory

The Town has identified properties for the RFP process upon decommission and/or surplus status (town owned, commercial, etc). The Town also continues to work with housing providers and organizations.

Technical Assistance Needs

None noted

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of Westerly

The Town of Westerly needs 465 units to achieve 10% LMI. In 5 years, it proposes to produce 180 new LMI units. Strategies include:

1. Identify parcels (scattered site and infill) that would be suitable for LMI housing development
2. Voluntary inclusionary zoning (20% LMI) in all residential developments of 4 or more units
3. Mill and Mill Village re-use and revitalization- 25% LMI unit production
4. Downtown Arts District Affordable Housing Demonstration Project
5. The town proposes to use a combination of funds, including local resources, such as CDBG for local rehabilitation tax credits, revolving loan fund, and accessory affordable apartments

Report: July 1, 2005-June 30, 2006

Residential building permits: 152

Single Family: 100

Multi-family: 53

Certificates of Occupancy:

LMI Development- Total Units Completed-4

Project	Number	Status
South County Habitat for Humanity	2 of 2	Construction
South County Mental Health*	10 of 10	Construction

Regulatory Changes

The town is working on its Inclusionary Zoning Ordinance, which should be completed by June of 2007. By that date, the town also expects the following to be in place: identification of scattered site affordable housing, mill building re-use and mill village revitalization and local rehabilitation, tax credits, revolving loan fund and accessory affordable apartments.

Non-Regulatory

The town is currently working with and supporting the Washington County Community Development Corporation. Work on the “Downtown Arts District Affordable Housing Demonstration Project” is underway.

Technical Assistance Needs

The town may need help with projects on a case-by-case basis as they arise.

Please Note: Comprehensive Permits are identified by an asterisk ().*

Town of West Greenwich

The Town of West Greenwich needs 146 units to achieve 10% LMI. In 5 years, it proposes to produce 133 new LMI units. Strategies include:

1. Mandatory inclusionary zoning in all major subdivisions
2. Senior Village District which will permit multi-family housing by right for the provision of LMI housing at specified sites
3. New Village Centers which will permit multi-family housing by right at certain sites
4. Exit 7 Special Management District which projects 70 LMI housing units provided by the Center of New England development
5. Victory Woods Comprehensive which projects 50 housing units developed through a standing Comprehensive Permit, of which 36 are projected to be LMI
6. LMI housing on substandard lots
7. Mixed-Use LMI Housing through a zoning ordinance permitting second-story residential units over commercial

In addition to these development-specific strategies, the town will exempt LMI housing units from its annual growth cap and establish a housing trust fund. It is also looking to create a tax program to help rehabilitate existing homes as well as create accessory dwelling units as LMI housing units.

Report: July 1, 2005-June 30, 2006

LMI Development-Total LMI Units Completed-0

Project	Number	Status
Victory Woods*	36 of 50	Legal Case

Regulatory Changes

The town is participating in the Washington County Regional Planning Council and working with consultants to develop regulatory strategies for the community related to: inclusionary zoning, accessory dwelling units, village zoning districts, and senior village districts.

Non-Regulatory

Creation of an affordable housing trust fund is in progress.

Technical Assistance Needs

None noted

Please Note: Comprehensive Permits are identified by an asterisk ().*

Appendix

Appendix I

LMI Housing: Five Year Projections Chart

Appendix II

Affordable Housing Bond: Results by Community

Appendix III

Sample Reporting Form

Appendix IV

Comprehensive Permit Applications and Status

Appendix V

Comprehensive Permit Aggregate Data

Appendix VI

Glossary of Terms

Appendix I

City/Town	Total Housing Units	Total LMI Units	5 years Plan
Barrington	6,137	95	124
Bristol	8,575	499	113
Burrillville	5,694	419	180
Central Falls	7,264	808	
Charlestown	3,318	46	133
Coventry	12,861	672	216
Cranston	31,968	1,770	
Cumberland	12,536	745	209
East Greenwich	5,182	225	213
East Providence	31,236	2,298	
Exeter	2,158	29	73
Foster	1,569	39	69
Glocester	3,644	80	85
Hopkinton	3,040	159	114
Jamestown	2,428	103	37
Johnston	11,526	938	373
Lincoln	8,472	588	185
Little Compton	1,516	2	54
Middletown	6,152	544	73
Narragansett	7,124	200	201
Newport	12,368	2,142	
New Shoreham	497	36	20
North Kingstown	10,477	843	78
North Providence	14,793	1,067	
North Smithfield	4,058	277	150
Pawtucket	31,748	2,644	
Portsmouth	7,005	176	160
Providence	67,572	9,710	
Richmond	2,592	66	348
Scituate	3,882	39	80
Smithfield	7,354	333	225
South Kingstown	9,565	497	206
Tiverton	6,283	239	287
Warren	4,889	217	143
Warwick	36,592	1,936	
Westerly	9,888	524	180
West Greenwich	1,787	33	133
West Warwick	13,115	1,053	
Woonsocket	18,745	3,059	
STATE	435,610	35,150	4,462 (29 Towns)

Appendix II Bond Results

	Total Votes	Approved	%	Rejected	%	% LMI	Total LMI Units
						Units Needed	
Barrington	8,044	5,221	64.9%	2,823	35.1%	1.55%	519
Bristol	8,081	5,397	66.8%	2,684	33.2%	5.82%	382
Burrillville	5,412	3,210	59.3%	2,202	40.7%	7.36%	152
Central Falls	2,343	1,865	79.6%	478	20.4%	11.12%	
Charlestown	3,666	2,317	63.2%	1,349	36.8%	1.39%	286
Coventry	14,347	8,525	59.4%	5,822	40.6%	5.23%	623
Cranston	30,296	19,613	64.7%	10,683	35.3%	5.54%	
Cumberland	13,264	7,991	60.2%	5,273	39.8%	5.94%	538
East Greenwich	6,564	3,529	53.8%	3,035	46.2%	4.34%	292
East Providence	16,767	11,922	71.1%	4,845	28.9%	10.82%	
Exeter	2,731	1,571	57.5%	1,160	42.5%	1.34%	187
Foster	2,177	1,099	50.5%	1,078	49.5%	2.49%	116
Glocester	4,357	2,476	56.8%	1,881	43.2%	2.20%	286
Hopkinton	3,021	1,777	58.8%	1,244	41.2%	5.23%	145
Jamestown	3,039	2,052	67.5%	987	32.5%	4.24%	142
Johnston	11,613	7,227	62.2%	4,386	37.8%	8.14%	219
Lincoln	9,155	5,346	58.4%	3,809	41.6%	6.94%	290
Little Compton	1,853	1,002	54.1%	851	45.9%	0.13%	150
Middletown	5,824	3,696	63.5%	2,128	36.5%	8.84%	62
Narragansett	6,474	4,158	64.2%	2,316	35.8%	2.81%	508
New Shoreham	911	719	78.9%	192	21.1%	7.24%	14
Newport	7,677	5,169	67.3%	2,508	32.7%	17.32%	
North Kingstown	12,478	7,922	63.5%	4,556	36.5%	8.05%	201
North Providence	12,815	8,405	65.6%	4,410	34.4%	7.21%	
North Smithfield	4,832	2,589	53.6%	2,243	46.4%	6.83%	131
Pawtucket	17,127	12,301	71.8%	4,826	28.2%	8.33%	
Portsmouth	7,699	4,836	62.8%	2,863	37.2%	2.51%	532
Providence	36,685	30,123	82.1%	6,562	17.9%	14.37%	
Richmond	3,192	1,897	59.4%	1,295	40.6%	2.55%	218
Scituate	5,103	2,733	53.6%	2,370	46.4%	1.00%	349
Smithfield	8,589	4,707	54.8%	3,882	45.2%	4.53%	414
South Kingstown	11,514	7,895	68.6%	3,619	31.4%	5.20%	472
Tiverton	5,913	3,715	62.8%	2,198	37.2%	3.80%	391
Warren	3,882	2,644	68.1%	1,238	31.9%	4.44%	264
Warwick	35,894	24,352	67.8%	11,542	32.2%	5.29%	
West Greenwich	2,462	1,319	53.6%	1,143	46.4%	1.85%	146
West Warwick	11,009	8,563	77.8%	2,446	22.2%	8.03%	
Westerly	8,608	5,836	67.8%	2,772	32.2%	5.30%	472
Woonsocket	9,737	6,307	64.8%	3,430	35.2%	16.32%	
	365,155	242,026	63.6%	123,129	36.4%		8,501

	C/T with Bond passage rate below the statewide rate of 63.6%.
	73.50% eligible voters in the urban communities passed the Affordable Housing E
	Suburb communities with approval rates above the statewide rate.
	Exempt Communities

Appendix III

Implementation of Local Housing Plans Reporting Sheet

Reporting Period: July 1, 2005-June 30, 2006

We have listed below a series of questions designed to enable cities and towns to report progress on updated housing policies, strategies and actions required to implement the low and moderate income housing plans that you have developed. (Please keep in mind that we understand we are only at the beginning of this process and may have few actual numbers in some areas.)

Information Related to Local Plan For all questions, please use RIGL 45-53-3 (5) (excerpts as follows). **Low or moderate income housing** means "any housing subsidized by the federal, state, or municipal government under any program to assist in the construction or rehabilitation of housing...that will remain affordable for ninety-nine (99) years or such other period that is either agreed to by the applicant and town but shall not be for a period of less than thirty (30) years from initial occupancy through a land lease and/or deed restriction or prescribed by federal or state subsidy program.

Question 1.

General Statistics on All Housing Development

Numbers

Number of dwelling unit building permits issued

Number of single family permits

Number of multi-family permits

Total number of units completed (certificates of occupancy)

Statistics on Low/Mod Development

Number of low/mod units needed to achieve threshold requirement

Number of low/mod units completed in reporting period (7/1/05-6/30/06)

Number of low/mod units approved for development in reporting period

Number of low/mod units under construction in reporting period

Number of completed units added to low/mod housing stock through methods other than development (trust funds, deed restrictions, etc.)

Population served by percentage

Percentage family

Percentage elderly

Percentage special needs

Development of Low/Mod Housing

Development

No. of Units

Application Status

Construction Status

Question 2. Are accessory units (additions or conversion of outbuildings) allowed? _____
If so, number of **new** accessory units ____ Number of new low/mod _____
Allowed by right? (Yes or no) _____
Are there restrictions? (If yes, what are they?) _____

(In the sections below, please feel free to attach additional sheets/lines as necessary.)

Question 3. **Comprehensive Permit**

What body is the local review board for Comprehensive Permit Applications?
Planning Board _____ Zoning Board _____

(We will utilize information on Comprehensive Permits that has been provided to the Division of Planning during the past year rather than request this information again.)

If any Comprehensive Permits that have been in conformity with your approved housing plan have been denied, please explain.

Question 4. **Regulatory Changes:**

Please list below **all** regulatory changes as proposed in your plan that have been approved or are in process and the date that you anticipate approval:

If you have included inclusionary zoning as a strategy, please describe your progress as of June 30, 2006.

How many low/mod units have been added through inclusionary zoning? _____

Question 5. **Non-Regulatory Changes:**

Please list below all non-regulatory activities that you have undertaken and status of activities:

(e.g., creation of task force, trust fund, applications for technical assistance grants, Request for Proposals for development of city/town owned land):

Question 6. **Tax Strategies:**

Please list all proposed tax strategies as proposed in your plan that have been approved or are in process and the date that you anticipate approval:

Question 7. **Collaboration:** (We would like to know if cities and towns are working with entities other than the State in the process of creating low/mod housing.)

Local Public Housing Authority on development	_____
Community Development Corporation	_____
Non-profit developer	_____
Private developer(s)	_____
Rhode Island Housing	_____

Do you wish to be notified of surplus state property in your city or town that may be appropriate for affordable housing development? _____

Quality of Housing Stock

The following brief section on housing quality is for the purpose of data gathering about housing quality as required by a Memorandum of Agreement between the The Housing Resources Commission (HRC) and the Department of Health (HEALTH). Both agencies are committed to ensuring that both the existing and newly developed low/mod housing units in Rhode Island's cities and towns are safe and healthy for the residents. Poor health outcomes as a result of poor housing quality, such as asthma and lead poisoning, can lead to increased utilization of emergency departments, school absenteeism and mobility, higher special education costs due to learning and behavior problems. By improving our data related to healthy and affordable housing, the HRC and HEALTH will be better equipped to partner with cities and towns to target staff and resources to the units that are most in need.

Question 8. Please provide the projected total number of residential housing units in your city/town for July 1, 2005-June 30, 2006 through the same method utilized in your approved housing plan. _____

Question 9. Average number of minimum housing code violations within a year _____

Question 10. Number of units that have been rehabilitated in reporting period using public funds (CDBG) _____

Question 11. Do you have or plan to have any energy saving programs related to housing? _____

(The following information would be helpful for GIS mapping purposes.)

Question 12. Does your city/town have CAMA (Computer Aided Mass Appraisal) data? _____

If so, what is the process to release CAMA data to the HRC and HEALTH?

Who is the contact to request CAMA data? Please state name, address, email, and telephone.

Question 13. **What Can We Do for You?**

Please list technical assistance needs in order of priority:

Do you have projects under development that will require state/federal assistance? _____ If so, please briefly describe:

Appendix IV - Comprehensive Permit Chart: July 1, 2005 - June 30, 2006

The following are Comprehensive Permits active during the reporting period.
Please note that many of these are "friendly" permits that are underway with the towns' knowledge and cooperation.

Town	Development	LMI Units	Total Units	Status
Barrington	Sweetbriar	50	50	Application
	Bosworth	1	4	Application
Bristol	Metacom Courtyard	17	82	Construction
	Stanzione at Reservoir	4	12	Construction
Charlestown	Edwards Lane	8	8	Planning
	Village Farm	32	56	Planning
Coventry	Riverwalk Commons	12	49	Planning
Cumberland	Habitat for Humanity	2	4	Planning
	Mendonwood	6	42	Planning
	Highland Hills	85	345	Application
	Flat River Estates	6	21	Planning
East Greenwich	Wellington Woods	88	438	Application
Exeter	Deer Brook	31	138	Construction
Hopkinton	Canochet Woods	15	53	Planning
	Saugatucket Springs	53	53	Construction
	Wood River Village	30	30	Planning
	Clarks Falls	14	54	Planning
Johnston	The Groves	60	300	Construction
Lincoln	Albion Place	2	6	Planning
	Manville Crossing	3	9	Construction
Narragansett	Camp Jori	40	40	Legal Case
	Narragansett Farm House	4	4	Legal Case
North Kingstown	Reynolds Farm	26	130	Planning
	Northwinds	2	8	Application
	Stonecroft	4	16	Application
Portsmouth	Cory Acres	4	16	Application
Richmond	Altamonte Ridge	53	53	Legal Case
Scituate	Field Stone Way	3	15	Construction
Smithfield	Mill River Manor	19	74	Application
South Kingstown	Brandywine	11	44	Planning
Tiverton	Sandy Woods Farm	50	72	Pre-application
	Bourne Mill	79	264	Pre-application
Warren	St. Casmir Church	5	10	Planning
Westerly	South Shore Mental Health	10	10	Construction
West Greenwich	Victory Woods			Legal Case
Total		829	2510 *	
				*33% of the Total Units are LMI

Appendix V - Status: Opinions, Decisions/Rulings, and Appeals		Total Applications	Total Units to be Created	Total LMI Units to be Created	Total Acreage	Total Buildable Acreage
Conceptual.		6	166	84	58.57	24.80
Friendly Applications.						
	<i>Town approval.</i>	14	601	324	358.64	78.66
	<i>Town review in process.</i>	8	185	73	121.35	64.46
SHAB opinion determined these applications to be substantially complete and each was remanded for local review.		3	79	16	131.72	54.07
SHAB opinion promoted a resolution and discontinuation of the "Comprehensive Permit Application Process."		3	162	30	63.18	32.51
Town approvals issued subsequent to the SHAB and/ or RI Supreme Court application findings.						
	<i>Town approvals issued subsequent to the following SHAB opinion: "Application substantially complete; remand for local review."</i>	4	449	133	174.42	96.59
	<i>Town approval issued subsequent to the SHAB's decision to approve the application with a consent order.</i>	1	137	31	164	51
	<i>Town approval issued subsequent to the RI Supreme Court's decision to approve the application.</i>	1	50	50	9	8
RI Supreme Court: Petitions of Appeal.						
	<i>Developer appeal of SHAB decision to deny application.</i>	2	106	60	7.81	6.51
	<i>Town appeal of SHAB opinion: "Application substantially complete; remand for local review."</i>	5	1,073	233	383.66	229.43
	<i>Town residents/abutters appeal ZBR approval.</i>	2	44	44	4.72	4.22
Unique Circumstances.		4	664	149	288.66	173
SUBTOTALS						
<i>Approved Comprehensive Permit Applications</i>		23	1,399	568	769.24	266.76
<i>Pending Comprehensive Permit Applications</i>		30	2,317	659	996.49	556.49
OVERALL TOTALS		53	3,716	1,227	1,765.73	823.25

Appendix VI

Glossary

Affordable Housing-The total annual rent/mortgage expense and other housing payments (including utilities) should not exceed 30% of gross household income.

Approved Affordable Housing Plan-A plan that has been approved as meeting the local comprehensive plan guidelines as promulgated by the state planning council.

Community Housing Land Trust-Land is owned, held for the community's benefit, while low and moderate income households purchase the home at a reduced cost.

Community Development Corporation (CDC)-A non-profit developer.

Comprehensive Permit-An applicant proposing to build a development in which at least 25% of the housing is low or moderate income may submit to the local review board (see below) a single application for a comprehensive permit in lieu of separate applications to the applicable local boards.

Comprehensive Plan-A comprehensive plan adopted and approved by a city or town that includes physical development and housing production.

Density-The amount of development located on a track of land. For residential development, density is usually expressed as the number of housing units per acre or the square footage required for a house lot.

Energy Star-A government-backed program helping businesses and individuals protect the environment through superior energy efficiency.

Historic Preservation-the theory and practice of maintaining historic environments.

Housing Resources Commission (HRC)-Develops plans, policies, standards and programs and provides technical assistance for housing. Its purpose is to provide coherence to the housing programs of the State of Rhode Island and its departments, agencies, commissions and subdivisions.

Inclusionary Zoning-A technique applied to housing developments in which a certain portion of the units being constructed are set aside to be affordable to low and moderate income home buyers.

Infill-Development that takes place on land within built-up areas with public services and facilities that have been passed over during previous development.

Low or Moderate Income Housing (LMI)-Housing that is subsidized by a government subsidy to assist the construction or rehabilitation of housing affordable to low or moderate income households (as defined by statute or ordinance) that will remain affordable for 99 years or such period as agreed to or prescribed but that is not less than 30 years from initial occupancy.

Local Review Board-Planning Board or the Zoning Board of Review if designated by ordinance as the board to act on comprehensive permits.

Market-Price that property would bring on the open market under normal conditions.

Mixed-Use Development-Flexible zoning that allows various types of land uses, including office, commercial, residential, and light industrial or manufacturing combined within a single development or district.

Open Space-Open land that is lacking in structural development such as natural areas, wetlands and areas of managed production of resources such as farms, outdoor recreational areas.

Public Housing Authority (PHA)-a state or local entity authorized to develop and operate low income housing.

Rehabilitation-Restoration of abandoned or dilapidated structures for new use.

State Guide Plan-Components of strategic plans prepared and adopted in accordance with R.I.G.L. 42-11-10.

Zoning-A municipal law stating the types of use to which properties can be put in specific areas.